

Exhibit B-1

Notice of Class Action Settlement

Christy v. Heritage Bank

Summary Notice

A settlement has been proposed in a class action lawsuit filed Darrin Christy (“Plaintiff”) on behalf of all members of the class against Heritage Bank (the “Defendant”) asserting that Defendant violated certain requirements of the Electronic Funds Transfer Act (“EFTA”). Defendant denies any liability whatsoever.

Who is included?

All persons who were charged a transaction fee between September 20, 2009, and September 30, 2010, at the ATMs located at (1) 108 Cumberland Street, Ashland City, TN; (2) 322 Main Street, Clarksville, TN; (3) 2185 Madison Street, Clarksville, TN; and (4) 2556 Highway 49, Pleasant View, TN, **MAY BE ELIGIBLE TO RECEIVE A SETTLEMENT CHECK**, as set forth below. If you qualify, you may send in a claim form to get benefits, or you can exclude yourself from the settlement, or object to it.

If you believe you are a member of the class, you may view the Full Notice and print a claim form online at <https://NashvilleATMLitigation.com>, or you can request a copy of the Full Notice and Claim Form by calling Class Counsel Henry Todd at (615) 446-0511, or emailing Class Counsel at: eric@travislaw.com or henrytoddjr@bellsouth.net.

What Does the Settlement Provide?

Under the terms of the settlement, the Defendant has created a settlement fund of \$10,000.00. Eligible class members who submit a timely and valid claim are eligible to receive up to a maximum of \$200.00 from the settlement fund. A Full Notice describing the Settlement in more detail is available at the website above.

What Are Your Other Options?

If you do not want to be legally bound by the settlement, you must exclude yourself by [45 days after publication notice], or you will not be able to sue, or continue to sue, the Defendant about the legal claims in this case. If you exclude yourself, you cannot get a Settlement Check from this settlement. If you stay in the settlement, you may object to it by [45 days after publication notice]. The Full Notice contains important information regarding the rights, obligations,

requirements and deadlines for class members to participate in the Settlement, to exclude themselves from the Settlement, or to object.

If you wish to communicate with class counsel identified above, you may do so by writing to Eric G. Calhoun, 1000 Providence Towers East, 5001 Spring Valley Road, Dallas, Texas 75244. Alternatively, you may call the offices of the firm at 800-381-8818. You may also contact Henry Todd at (615) 446-0511.

IF YOU HAVE ANY QUESTIONS OR CONCERNS, ADDRESS ALL INQUIRIES IN THE MANNER SET FORTH ABOVE. THE COURT OR THE CLERK WILL NOT ANSWER LEGAL QUESTIONS FROM INDIVIDUAL CLAIMANTS. BY ISSUING THIS NOTICE, THE COURT EXPRESSES NO OPINION AS TO THE MERITS OF ANY CLAIMS OR DEFENSES ASSERTED IN THIS CIVIL ACTION. PLEASE DO NOT CONTACT THE COURT.